

Information to identify the case:

Debtor 1	Christopher E. Lamb	Social Security number or ITIN xxx-xx-4222
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-11031-JCM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher E. Lamb

3/18/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher E. Lamb
Debtor

Case No. 19-11031-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Mar 18, 2025

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
db	+ Christopher E. Lamb, 460 West 7th Street, Erie, PA 16502-1329
cr	+ Americo FCU, 4101 Main Street, Erie, PA 16511-1967
sp	+ Michael W. Harmon, Shapira, Hutzelman & Smith, 305 West Sixth Street, Erie, PA 16507-1244
15138193	+ ACL, 1526 Peach Street, Erie, PA 16501-2110
15138194	+ Americo Federal Cred, 4108 Main St, Erie, PA 16511-1968
15161163	+ Americo Federal Credit Union, 4101 Main Street, Erie, PA 16511-1967
15138195	#+ Ashwini Rojiwadia, Esquire, Zwicker & Associates, PC, 3220 Tillman Drive, Bensalem, PA 19020-2028

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Mar 19 2025 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Mar 19 2025 00:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Mar 19 2025 04:12:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15138196	+ EDI: ATTWIREBK.COM	Mar 19 2025 04:12:00	AT&T, PO Box 6416, Carol Stream, IL 60197-6416
15170123	+ EDI: ATTWIREBK.COM	Mar 19 2025 04:12:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
15138197	+ EDI: JPMORGANCHASE	Mar 19 2025 04:12:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15138198	+ EDI: CITICORP	Mar 19 2025 04:12:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15138199	EDI: DISCOVER		

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15140202	EDI: DISCOVER	Mar 19 2025 04:12:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15138200	EDI: IRS.COM	Mar 19 2025 04:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15151289	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 19 2025 04:12:00	Internal Revenue Service, PO Box 21125, Philadelphia, PA 19114
15145883	Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2025 00:24:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15138201	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2025 00:29:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15172252	+ Email/Text: bkmail@midfirst.com	Mar 19 2025 00:28:35	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15138202	+ Email/Text: bkmail@midfirst.com	Mar 19 2025 00:24:00	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
15138203	+ Email/Text: angela.abreu@northwest.com	Mar 19 2025 00:24:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
15138204	+ Email/Text: bankruptcy@sunrisecreditservices.com	Mar 19 2025 00:24:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15138776	^ MEBN	Mar 19 2025 00:18:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15138205	+ EDI: SYNC	Mar 19 2025 04:12:00	Synchrony/CareCredit, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
15138206	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 19 2025 00:27:00	UPMC Hamot, 201 State Street, Erie, PA 16550-0001
15168546	Email/Text: BNCnotices@dcmservices.com	Mar 19 2025 00:25:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15168660	Email/Text: BNCnotices@dcmservices.com	Mar 19 2025 00:25:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15166395	EDI: AIS.COM	Mar 19 2025 04:13:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15138207	+ EDI: VERIZONCOMB.COM	Mar 19 2025 04:12:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
15138208	*+	ACL, 1526 Peach Street, Erie, PA 16501-2110
15138211	*+	AT&T, PO Box 6416, Carol Stream, IL 60197-6416
15138209	*+	Americo Federal Cred, 4108 Main St, Erie, PA 16511-1968
15138210	*+	Ashwini Rojiwadia, Esquire, Zwicker & Associates, PC, 3220 Tillman Drive, Bensalem, PA 19020-2028
15138212	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15138213	*+	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15138214	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court;, Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15138215	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA

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15138216	*+	19101-7346, address filed with court;, Internal Revenue Service, PO Box 21125, Philadelphia, PA 19114
15138217	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15138218	*+	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
15138219	*+	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15138220	*+	Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946
15138221	*+	Synchrony/CareCredit, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
15138222	*+	UPMC Hamot, 201 State Street, Erie, PA 16550-0001
		Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 1 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com
Edwin W. Smith	on behalf of Creditor Americo FCU esmith@shapiralaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Christopher E. Lamb rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com

TOTAL: 5